

CHARLOTTESVILLE NEWS.

Charlottesville, Va., Special—After a months' resuscitation in the mountains of West Virginia we find ourselves once more in the "Green Fields of Virginia," (what remains green after so hot a summer.) No doubt your readers have wondered if the hot weather had also dried up "Monticello," but we wish to state that we are still in the land of the living, and will be heard from when ever convenient. Mrs. Wm. Scott of Missouri, traveling representative of the American Baptist Home Mission Society, delivered two admirable addresses at the First Baptist church, Rev. R. C. Quarles, pastor, Sunday at 3:30 and 8 p. m. o'clock. At 3:30 o'clock, her subject was "Personal Responsibility to God," and at 8 o'clock her subject was "Dangers Ahead." Regardless of the oppressive heat she held her audience from the time she began until the close. She is indeed one of the most gifted and polished female orators in the country. One of the most enjoyable musical entertainments of the season was given at the First Baptist church, Monday night by the Christian Social Club, of which Miss Annie Bryant is president. Mr. B. H. Baker acted as musical director. We are sorry we have not space to publish the program in full. An excursion train of about 1000 people came to Charlottesville Thursday the 16th from Staunton, Va., under the auspices of the Baptist churches of Staunton. Most of the party spent the day at Jefferson Park. Henry Carter, 14 years old, one of the excursionists from Staunton was injured by jumping from electric car near Union Station. He was taken to Junction Drug Store where he died two hours later. His remains were sent to Staunton for burial. Lawyer J. E. Byrd of Richmond, Va. was in town this week. Miss Rosa Coles is visiting her parents on S. 5th street. Mrs. R. C. Quarles received a telegram announcing the death of her only brother in Louisa County last Friday. Rev. and Mrs. Quarles left on the next train for Mineral City, Louisa Co. and returned this week. Mr. Charles F. Fuller, who has been quite sick, is much better and able to be out again. We learn that there is quite an amount of sickness in the city, owing to the oppressive heat. Miss Bessie Smith who is ill at the home of her parents on 5th street remains in about the same condition at this writing. Mr. John Thornton has been quite ill, but is now improving.

Misses Georgie Smith and Mary Walker of Washington, D. C. are visiting relatives on 15th street. Mrs. Bettie G. Williams of Washington, D. C. is in city the guest of Mrs. Rosa Polard on White's avenue. Mrs. Mattie Townsend and Mrs. Susie Taylor of Washington, D. C., in company with Mrs. Adeline Thorne of Richmond, Va. are visiting their parents Mr. and Mrs. Wm. Scott, near Ridge street. Misses Clara Farley and Ellen V. Trent of Richmond, Va. are spending the summer at the pleasant home of Mr. and Mrs. James H. Ferguson on W. Main street. Miss Lillie Duncan of Staunton, Va. is visiting in the city the guest of her aunt Mrs. Ella Gordon on W. Main street. Miss Julia Allen who attends the High School in Washington, D. C. arrived home last week to spend the remainder of the summer. Prof. J. W. Scott of the Douglas High School, Huntington, W. Va., is the guest of Mr. and Mrs. J. A. Brown on N. 6th street. Miss Josephine Baker arrived this week from Philadelphia on a visit to her parents at Free Union. She was

accompanied home by her brother Mr. J. W. Baker who will spend some days at his home. Among the successful applicants who passed the state board of examiners of Virginia which met in Lynchburg, Va., is Dr. Eugene Dickerson of this city, a graduate of Leonard Medical College of the class of 1900 and also an A. B. of the Virginia Normal and Collegiate Institute of Petersburg Va., of the class of '96, besides winning two prizes at the medical school, one for excellency in chemistry and the other for excellency in diseases of the eye and ear. The American is on sale at Pollard's and Noble's.

MONTICELLO.

BANKER SMITH WRITES.

He Defines the Kind of Man Who Should be the Next Recorder of Deeds.

Will the next Recorder of Deeds be: "Some good District man."

—Editor Colored American: Allow me space in your ably edited, powerful for good and widely known paper to make a brief comment.

—The manhood, the womanhood of our Carolina do join you in our firm belief that a good man from some place should be appointed to the office of Recorder of Deeds in and for the District of Columbia.



BANKER ISAAC H. SMITH.

—The American people believe this office to be one of trust and honor.

—The American people believe a good man only should be appointed to this office.

—But the American people believe no man to be good and fit to hold office over them, unless that man has in his body an honest heart.

—It should be remembered the honor and virtue of the American people are capitalized at Washington City; therefore the Recorder of Deeds should and ought to be truly a good man in truth, actions and deeds.

—I further believe that the real greatness, virtue and good of the American people coming as it were from every section of America—the greatest country on the face of the earth, will demand of the next elected president to fill the office of Recorder of Deeds with such a man as you have so aptly and timely described in the plaudits beauty of the English language when you so scholarly made three words equal three sentences and those three sentences equal to an equal number of good books written by unique writers.

ISAAC H. SMITH.

The Original McKinley Man,
Newbern, N. C.

Dr. A. W. Tancil, of 2111 Pa. ave. who has been kept in by reason of illness since the 11th of this month, is improving and hopes to be out and able to attend to his lucrative and extensive practice in a few days.

THE GRAND FOUNTAIN.

United Order of True Reformers.

ORGANIZED January 1, 1881.

Offices 604, 606 and 608 N. 2nd St., - - Richmond, Va.

The Strongest Financial Organization the Negro Has Produced in This Country.
Read and learn for yourself what it has done and how to become a member.

SUBORDINATE FOUNTAINS.

Subordinate Fountains are composed of males and females, sound in health and mind, and of good moral character.

Conventions.—When joining the Order through Conventions, persons are taken in from 14 to 50 years of age; when joining the Fountain by application persons are taken from 14 to 60 years of age complete.

Joining or Benefit Fees.—From 14 to 20 years of age, \$4.00; at 20, \$5.10; at 30, \$6.20; at 40, \$7.30.

Death Benefits.—\$75 and \$125. Should death occur within the first year, \$75; after the first year, \$125 will be paid to the heirs, assigns or legal representatives.

Sick Benefits.—From \$5 to \$50 per month, paid weekly.

Monthly Dues are 35 or 50 cents per month. Taxes are 80 cents annually, paid semi-annually, January and July. The monthly dues secure the highest weekly sick benefits.

Life Membership.—Ten shares of Bank Stock, costing each member \$5 a share, make said member a Life member. After paying dues and owning the stock one year, the fruits of the stock will pay the member's dues, and leave a handsome little balance each year. Just calculate—monthly dues, 50 cents per month, and taxes 80 cents per year, amount to \$6.80, and a dividend on ten shares of stock at 20 per cent on the dollar, or 2 per share, amounts to \$10 annually, which will pay the member's dues, \$6.80, and leave a balance of \$3.20. Should the dues be 35 cents per month, and 80 cents taxes per year, the monthly dues and taxes will amount to \$5 per year. The dividend of \$10 would pay the monthly dues and taxes, and leave a balance of \$5.

Additional Benefits of Life Membership.—Should adverse circumstances befall a member, said member may take his ten shares of stock and Fountain policy, and secure a loan from \$1 to \$85, which will enable said member to tide over the misfortune, pay up the loan, redeem his policy and stock, and go on his way rejoicing.

2. ROSEBUD FOUNTAIN (For the Children.)

Rosebud Fountains are composed for children, male and female, from 8 to 14 years of age.

Joining or Benefit Fees, \$1.50; paid spot cash or by installments.

Death Benefits.—\$24.50 and \$37.00. Should death occur within the first year, \$24.50; after the first year \$37 will be paid to the parents or guardians.

Sick Benefits.—From \$1.50 to \$4.00 per month paid weekly.

Monthly Dues and Taxes.—The monthly dues are 10 cents, 15 cents, or 25 cents, respectively, just as the Fountain may decide. Taxes, 10 cents annually, paid semi-annually, January and July. The child is allowed to purchase five shares of Bank Stock, which makes his policy self-supporting, with a balance each year.



3. THE REGALLA.

This Department furnishes all Regalla that is worn by the members of the Order. For style and prices write for price list.

4. CLASSES.

B and H Classes admit a membership, male and female, and secure life and death benefits.

B Class Policies are as follows:

CLASS B TABLE.

Age.	Joining Fee.	Value of Certificate.	Annual Dues.	Paid Quarterly.
14 to 20 years.....	\$2.50	\$200.00	\$4.75	\$1.20
20 to 25 years.....	2.75	200.00	4.75	1.20
25 to 30 years.....	3.00	200.00	5.70	1.40
30 to 35 years.....	3.25	140.00	6.05	1.60
35 to 40 years.....	3.50	115.00	6.05	1.60
40 to 45 years.....	3.75	90.00	7.00	1.80
45 to 50 years.....	4.00	65.00	7.00	1.80

H Class Policies are as follows:

CLASS H TABLE.

Age.	Joining Fee.	Value of Certificate.	Annual Dues.	Paid Quarterly.
14 to 25 years.....	\$5.00	\$500.00	\$9.50	\$2.40
25 to 30 years.....	5.25	500.00	9.50	2.40
30 to 35 years.....	5.50	500.00	10.40	2.60
35 to 40 years.....	5.75	400.00	11.40	2.80
40 to 45 years.....	6.00	300.00	11.40	2.80
45 years (Complete).....	6.50	250.00	11.40	2.80

The ages are reckoned from the last birthday.

Remember that the applicant is benefited as soon as his policy is issued. The annual dues of either of the above named Classes may be divided into quarterly payments of three months each, payable the 1st of January, April, July, and October.

The balance of annual dues remaining to the credit of each member after paying expenses will go to the purchase of Bank Stock for said member.

If dues are paid annually in advance, the member gets 5 per cent drawback in cash, and his full proportion of annual dues. By the latter mode of payment each member is made his own collector, thereby making the membership independent of the agent, and self-supporting, and the member receiving the percentage that would be paid to the agent to collect.

You will readily see that the members of either one of these classes are only required to meet once or four times a year, while the Fountains and Rosebuds meet twice a month.

Life Benefits.—The members of B Class are allowed to purchase 15 shares of Bank Stock, or two shares for each year of their membership. The stock yields a dividend of 10 per cent, or one dollar per share. Should misfortune befall them on their pathway of life, they may take their stock certificates and policies, and secure a loan after a given period of time.

Members of Class H can purchase 25 shares of Bank Stock, and two shares for each year of their membership; likewise, they may take their policies and certificates of Bank Stock, and secure a loan after a given period of time. You will readily see that the membership, in either one of these Classes, like the Fountains and the Rosebuds, benefits the member in health, as well as his family in death.

15. THE TRUE REFORMERS' BANK.

The Savings Bank of the G. F. U. O. W. R. was chartered March 1883. Its capital stock is \$100,000. It commenced business April 1, 1883. The amount of business to March 1, 1888, is \$2,000,000. The stock of this bank is sold to the membership of the Fountains, Rosebuds, B and H classes, and pays a dividend of 20 per cent on the dollar. Persons can deposit their money on time or demand. The bank pays 4 per cent interest on all time deposits. Money on demand is held subject to the orders of the depositors. Deposits are received from 10 cents and upwards. Special attention is given to the collection of notes and bills. In 1888 this was the only bank in Richmond which continued to pay currency to its depositors during the financial stringency, while the other banks were using gold.



6. REAL ESTATE OF THE U. O. T. R.

This Department manages and controls the property of the organization. It grew out of the necessity of having offices and buildings in which to carry on the business of the organization, and to furnish halls for the Subordinate Lodges. Buildings now owned: 3 farms, 3; dwellings, 2; hotels, 1; with a fee simple value of \$125,000. Buildings leased: 3.

7. THE REFORMER, the Organ of the Order.

The Reformer is the Beacon-Light, the Head-Light, the General Messenger and the General Agent of the Brotherhood. It is a live race journal, with a circulation of 4,000. It is the medium of the Order, and its columns teem with all its doings and achievements. Send for sample copies. It is published weekly in The Reformer Printing Office, Richmond, Va., having a first-class job department, and making a specialty of high-class work.